



Order Filed on April 14, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 dcarlon@kmlawgroup.com Attorneys for Movant BANK OF AMERICA, N.A.	
In Re:	Case No.: 17-12951 RG
Dianna Guadagnino,	Adv. No.:
Debtor.	Hearing Date: 3/28/19 @11:00 a.m.
	Judge: Rosemary Gambardella

**CONSENT ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 11 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED

DATED: April 14, 2019

A handwritten signature in cursive script, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Page 2

Debtors: Dianna Guadagnino

Case No.: 17-12951 RG

Caption: **CONSENT ORDER RESOLVING SECURED CREDITOR'S OBJECTION
TO DEBTOR'S CHAPTER 11 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., holder of a mortgage on real property located at 194 Pine Street, Jersey City, NJ, 07304, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 11 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David Edelberg, Esquire, attorney for Debtor, Dianna Guadagnino, and for good cause having been shown;

It is hereby **ORDERED, ADJUDGED and DECREED** that the total payoff due as of March 1, 2019 is in the amount of \$392,379.19, consisting of an unpaid principal balance of \$254,716.55; interest from July 1, 2017 through February 28, 2019 of \$16,885.82; escrow advances in the amount of \$9,134.64; recording fees of \$50.00; fees and costs totaling \$1,591.50; and principal forbearance of \$111,207.31; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the entire balance due of \$392,379.19 shall now bear interest at a rate of 4% beginning March 1, 2019; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the new maturity date for the subject loan is February 1, 2049; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that monthly mortgage payments shall begin March 1, 2019, which shall be principal and interest of \$1,873.28 per month, plus an amount for escrow, which shall be adjusted periodically in accordance with applicable law; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the terms of the note and mortgage, except for those modified in this order, shall remain in full force and effect; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's lien shall remain on the subject property until the loan is fully paid; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved and hereby votes in favor of said plan.

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Debtors: Dianna Guadagnino

Case No.: 17-12951 RG

Caption: **CONSENT ORDER RESOLVING SECURED CREDITOR'S OBJECTION
TO DEBTOR'S CHAPTER 11 PLAN**

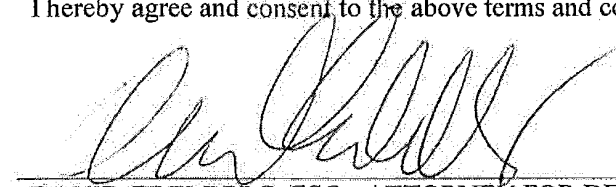
I hereby agree and consent to the above terms and conditions:



DENISE CARLON, ESQ., ATTORNEY FOR SECURED CREDITOR

Dated: April 11, 2019

I hereby agree and consent to the above terms and conditions:



DAVID EDELBERG, ESQ., ATTORNEY FOR DEBTOR

Dated: 4/11/19

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Dianna Guadagnino
Debtor

Case No. 17-12951-RG
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Apr 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2019.

db +Dianna Guadagnino, 287 Communipaw Avenue, Jersey City, NJ 07304-4003
aty +Cullen and Dykman LLP, 433 Hackensack Avenue, Hackensack, NJ 07601-6319

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2019 at the address(es) listed below:

Anna Landa on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Carrington mortgage Loan Trust, Series 2006-FRE1 Asset-Backed Pass-Through Certificates cmartin@pralc.com, ecf6@ecf.courtdrive.com
David Edelberg on behalf of Debtor Dianna Guadagnino dedelberg@cullenanddykman.com, edelbergdr82964@notify.bestcase.com
David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Emmanuel J. Argentieri on behalf of Creditor M & T BANK, SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK bk@rgalegal.com
Lauren Rebecca Jacoby on behalf of Creditor Navient Solutions, LLC lrjacoby@jacobyonline.com
Melissa N. Licker on behalf of Creditor Specialized Loan Servicing, LLC NJ_ECF_Notices@McCalla.com
Nancy Isaacson on behalf of Creditor Liquidity Solutions nisaacson@greenbaumlaw.com
Nancy Isaacson on behalf of Transferee Liberty Park Commons, LLC nisaacson@greenbaumlaw.com
Nicholas Paul Edwards on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Carrington mortgage Loan Trust, Series 2006-FRE1 Asset-Backed Pass-Through Certificates nedwards@shp-law.com, amckenzie@huntonak.com; plozano@huntonak.com
Ramanjit K. Chawla on behalf of Creditor State Of New Jersey ramanjit.chawla@dol.lps.state.nj.us
Robert S. Roglieri on behalf of Creditor Donald V. Biase rroglieri@msbnj.com
Scott D. Sherman on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Carrington mortgage Loan Trust, Series 2006-FRE1 Asset-Backed Pass-Through Certificates ssherman@minionsherman.com
Shoshana Schiff on behalf of Creditor Donald V. Biase sschiff@msbnj.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-AB1, Mortgage Pass-Through Certificates, Series 2006-AB1 ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-AB1, Mortgage Pass-Through Certificates, Series 2006-AB1 ecf@powerskirn.com

TOTAL: 18